

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 10/733,837 Confirmation No.: 2209  
Applicant : Herman Rodriguez, et al.  
Filed : December 11, 2003  
Title : E-CHECK AND E-COMMERCE  
Art Unit : 3695  
Examiner : Ojo O. Oyebisi  
Docket No. : AUS920030906US1(4028)  
Customer No. : 45557

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Commission for Patents  
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**RESPONSE TO FINAL OFFICE ACTION DATED JULY 28, 2010**

This paper is responsive to a Final Office action dated July 28, 2010. Further examination and reconsideration are requested.

**Amendments to the Claims** begin on page 2.

**Remarks** begin on page 8.